

What is claimed is:

1. A method for managing one or more data transfer applications on a mobile electronic device, the method comprising:

disabling all of the one or more data transfer applications on the electronic device;

identifying one or more of the data transfer applications which have been registered for use on the electronic device;

displaying an identifier for one or more of the registered data transfer application on the electronic device;

receiving, from a user of the electronic device, a selection for one of the data transfer applications;

enabling the selected data transfer application for use by the user when the user satisfies an authentication mechanism associated with the selected data transfer application; and

disabling the selected data transfer application.

2. The method of claim 1 wherein the authentication mechanism operates independent of the data transfer application.

3. The method of claim 1 wherein the authentication mechanism comprises entry by the user of a first authentication code is compared to a second authentication code for the data transfer application.

4. The method of claim 1 wherein the authentication mechanism comprises the entry of a first personal identification number which is compared to a second personal identification number for the data transfer application.

5. The method of claim 1 wherein the authentication mechanism comprises comparing a biometric sample supplied by the user with a biometric template associated with the data transfer application.

6. The method of claim 5 wherein the biometric sample comprises one or more of the following:

- a fingerprint;
- a facial scan;
- a retinal image;
- an iris scan; and
- a voice print.

7. The method of claim 1 wherein the authentication mechanism comprises comparing a signature supplied by the user with a signature template associated with the data transfer application.

8. The method of claim 7 wherein the signature supplied by the user is electronically compared to the signature template.

9. The method of claim 1, further comprising:
if the authentication mechanism is not satisfied, prompting the user to re-attempt authentication up to a predetermined number of times.

10. The method of claim 9, further comprising:

prohibiting access to the selected data transfer application when the authentication mechanism has failed a predetermined number of times.

11. The method of claim 1 further comprising:

transmitting first transaction information from the mobile electronic device to a second device, wherein the first transaction information comprises data uniquely associated with the selected data transfer application; and

receiving at the mobile electronic device second transaction information wherein the second transaction information is provided to the selected data transfer application to complete processing of a data transfer and further wherein the second transaction information is received from the second device.

12. The method of claim 11 wherein transmitting the first transaction information occurs over a wireless interface.

13. The method of claim 11 wherein the second transaction information is received over a wireless interface.

14. The method of claim 1 wherein the identifier is a user-specified nickname for the data transfer application.

15. The method of claim 1 wherein displaying an identifier for the one or more registered data transfer applications comprises displaying only identifiers for representations of one or more data transfer applications associated with transactions of a user-specified type.

16. The method of claim 15 wherein available user-specified transaction types comprise one or more of the following:

- credit card transactions;
- debit card transactions;
- calling card transactions;
- stored value transactions;
- loyalty card transactions; and
- coupon transactions.

17. The method of claim 1 wherein the mobile electronic device comprises one or more of the following:

- a cellular phone;
- a removable memory card;
- a subscriber information module;
- a personal digital assistant;
- a pager;
- a walkie-talkie;
- an integrated circuit card;
- a cellular phone in communication with a subscriber interaction module

a cellular phone in communication with a removable memory card;
a personal digital assistant in communication with a subscriber information module; and
a personal digital assistant in communication with a removable memory card.

18. The method of claim 1 further comprising registering one or more data transfer application for use by the user.

19. The method of claim 18 wherein registering the one or more data transfer applications comprises:

prompting the user to enter the identifier for the data transfer application; and
storing the user-entered identifier in memory on the mobile electronic device.

20. The method of claim 19, further comprising:

prompting the user to enter authentication data to be used by the authentication mechanism to authenticate the user in subsequent uses of the data transfer application; and
storing the authentication data in memory on the mobile electronic device.

21. The method of claim 18 wherein the step of registering one or more data transfer applications is performed by a service provider for that application.

22. The method of claim 18 wherein the step of registering one or more data transfer applications is performed by a provider of the mobile electronic device.

23. The method of claim 1 wherein the disabling step occurs following completion of processing by the enabled data transfer application.

24. The method of claim 1 wherein the disabling step occurs upon a user-initiated action.

25. The method of claim 1 wherein the disabling step occurs when the data transfer application has not completed processing within a predetermined time period.

26. A method for conducting a data transfer transaction, the method comprising:

- receive a selection for a data transfer application from one or more data transfer applications on a mobile electronic device;
- enabling the selected data transfer application when the user satisfies an authentication mechanism associated with the selected data transfer application;
- processing a transaction using the selected data transfer application, wherein the transaction does not require an additional user authentication; and
- disabling the selected data transfer application.

27. The method of claim 26 wherein the authentication mechanism operates independent of the data transfer application.

28. The method of claim 26 wherein the authentication mechanism comprises entry by the user of a first authentication code which is compared to a second authentication code for the data transfer application.

29. The method of claim 26 wherein the authentication mechanism comprises the entry of a first personal identification number which is compared to a second personal identification number for the data transfer application.

30. The method of claim 26 wherein the authentication mechanism comprises comparing a biometric sample supplied by the user with a biometric template associated with the data transfer application.

31. The method of claim 30 wherein the biometric sample comprises one or more of the following:

- a fingerprint;
- a facial scan;
- a retinal image;
- an iris scan; and
- a voice print.

32. The method of claim 26 wherein the authentication mechanism comprises comparing a signature supplied by the user with a signature template associated with the data transfer application.

33. The method of claim 32 wherein the signature supplied by the user is electronically compared to the signature template.

34. The method of claim 26, further comprising:

if the authentication mechanism is not satisfied, prompting the user to re-attempt authentication up to a predetermined number of times.

35. The method of claim 34, further comprising:

prohibiting access to the selected data transfer application when the authentication mechanism has failed a predetermined number of times.

36. The method of claim 26 wherein processing the transaction comprises:

transmitting first transaction information from the mobile electronic device to a second device, wherein the first transaction information comprises data uniquely associated with the selected data transfer application; and

receiving at the mobile electronic device second transaction information wherein the second transaction information is provided to the selected data transfer application to complete processing of a data transfer and further wherein the second transaction information is received from the second device.

37. The method of claim 36 wherein transmitting first transaction information comprises transmitting the first transaction information over a wireless interface.

38. The method of claim 36 wherein receiving second transaction information comprises receiving the second transaction information over a wireless interface.

39. The method of claim 26 wherein the transaction comprises one or more of the following:

- a credit card transaction;
- a debit card transaction;
- a calling card transaction;
- a stored value transaction;
- a loyalty card transaction; and
- a coupon transaction.

40. The method of claim 26 wherein the mobile electronic device comprises one or more of the following:

- a cellular phone;
- a removable memory card;
- a subscriber information module;
- a personal digital assistant;
- a pager;
- a walkie-talkie;
- an integrated circuit card;
- a cellular phone in communication with a subscriber interaction module
- a cellular phone in communication with a removable memory card;
- a personal digital assistant in communication with a subscriber information module; and
- a personal digital assistant in communication with a removable memory card.

41. A method of deploying an application on a mobile electronic device, the method comprising:

uploading the application to the mobile electronic device;

receiving, from a user of the mobile electronic device, first authentication data;

receiving, from the user, an identifier for the application; and

storing the first authentication data and the identifier on the mobile electronic

device, wherein the application may be selected by providing the identifier to the mobile electronic device and further wherein the application will be enabled for use when the user enters second authentication data which is substantially similar to the first authentication data.

42. The method of claim 41 wherein the first authentication data comprises one or more of the following;

an authentication code;

biometric information; and

a signature.

43. A method of registering an application on a mobile electronic device, the method comprising:

uploading the application to the mobile electronic device;

uploading first authentication data to the mobile electronic device, wherein the authentication data corresponds to the application;

generating a flag for the application, wherein the flag is set to a value designating an unregistered state;

receiving, from a user of the mobile electronic device, second authentication data; and

if the first authentication data is substantially similar to the second authentication data, setting the flag to a value designating a registered state.

44. A mobile device for managing a plurality of data transfer applications, the device comprising:

a processor;

a display operably connected to the processor;

at least one input device operably connected to the processor; and

a computer-readable storage medium operably connected to the processor,

wherein the computer-readable storage medium contains one or more programming instructions for performing a method of managing the one or more data transfer applications, the method comprising:

disabling all of the data transfer applications on the device;

displaying an identifier for at least one of the data transfer applications on the electronic device;

receiving, from a user, a selection of one of the data transfer applications; and

enabling the selected data transfer application when the user satisfies an authentication mechanism associated with the selected data transfer application.

45. The device of claim 44 wherein the authentication mechanism operates independent of the data transfer application.

46. The device of claim 44 wherein the authentication mechanism comprises entry by the user of a first authentication code which is compared to a second authentication code for the data transfer application.

47. The device of claim 44 wherein the authentication mechanism comprises the entry of a first personal identification number, which is compared to a second personal identification number for the data transfer application.

48. The device of claim 44 wherein the authentication mechanism comprises comparing a biometric sample supplied by the user with a biometric template associated with the data transfer application.

49. The device of claim 48 wherein the biometric sample comprises one or more of the following:

- a fingerprint;
- a facial scan;
- a retinal image;
- an iris scan; and
- a voice print.

50. The device of claim 44 wherein the authentication mechanism comprises comparing a signature supplied by the user with a signature template associated with the data transfer application.

51. The device of claim 50 wherein the signature supplied by the user is electronically compared to the signature template.

52. A system for conducting an exchange of data, the system comprising:

- a processor;
- a display operably connected to the processor;
- at least one input device operably connected to the processor;
- a communications interface operably connected to the processor; and
- a computer-readable storage medium operably connected to the processor,

wherein the computer-readable storage medium contains one or more programming instructions for performing a method of conducting the exchange of data, the method comprising:

- selecting a data transfer application from one or more data transfer applications stored on the computer-readable storage medium;
- enabling the selected data transfer application when a user satisfies an authenticated mechanism associated with the selected data transfer application;
- processing a data transfer transaction using the selected data transfer application,

wherein the data transfer transaction does not require additional user authentication; and

- disabling the selected data transfer application.

53. The system of claim 52 wherein the communications interface comprises a wireless interface.

54. The system of claim 52 wherein the authentication mechanism operates independent of the data transfer application.

55. The system of claim 52 wherein the authentication mechanism comprises entry by the user of a first authentication code which is compared to a second authentication code associated with the data transfer application.

56. The system of claim 52 wherein the authentication mechanism comprises the entry of a first personal identification number which is compared to a second personal identification number for the data transfer application.

57. The system of claim 52 wherein the authentication mechanism comprises comparing a biometric sample supplied by the user with a biometric template associated with the data transfer application.

58. The system of claim 57 wherein the biometric sample comprises one or more of the following:

- a fingerprint;
- a facial scan;
- a retinal image;

an iris scan; and
a voice print.

59. The system of claim 52 wherein the authentication mechanism comprises comparing a signature supplied by the user with a signature template associated with the data transfer application.

60. The system of claim 59 wherein the signature supplied by the user is electronically compared to the signature template.